

MAY 2024

Heartfelt Magazine

CHM enables mother to have great homebirth experiences

Happy Mother's Day from the Maternity Care Team!

Naaman then, us today:
When faith is put to the test

Great ways of saving on
Personal Responsibility



Christian
Healthcare
Ministries

CHM enables mother to have great homebirth experiences

BY HOLLY SCHOONOVER, EASTON, MO

Aside from some morning sickness, my pregnancies with both my boys were extremely easy. We knew we wanted midwife-assisted homebirths, and CHM's Maternity Care Solution is amazing!

Though my pregnancy with him was easy, my first son's delivery was hard. He was in occiput posterior position (facing my front instead of back) in the womb and took a long time to descend the birth canal before being born "sunny side up."

My body rejected the stitches I needed, leaving a lot of scar and granulation tissue which required surgery to correct. It took six months before I fully healed.

The issues we had during and after birth were, in a way, sanctifying. Breastfeeding was its own trial—I needed to trust God would bring us through. I felt hopeless at times, and cried out to God. He brought us through these trials, and now we have a testimony and resources to share with other young families.

Our second pregnancy was a wonderful surprise. At the time, my husband and I were six months into our new chiropractic business and working like crazy to get it off the ground. We enjoy working together as a family and we were excited to add a new baby to the office! Having the kids there with us really creates a loving family-friendly atmosphere.

Thank you, CHM, for providing a way for us to have these birth experiences our way without financial stress.

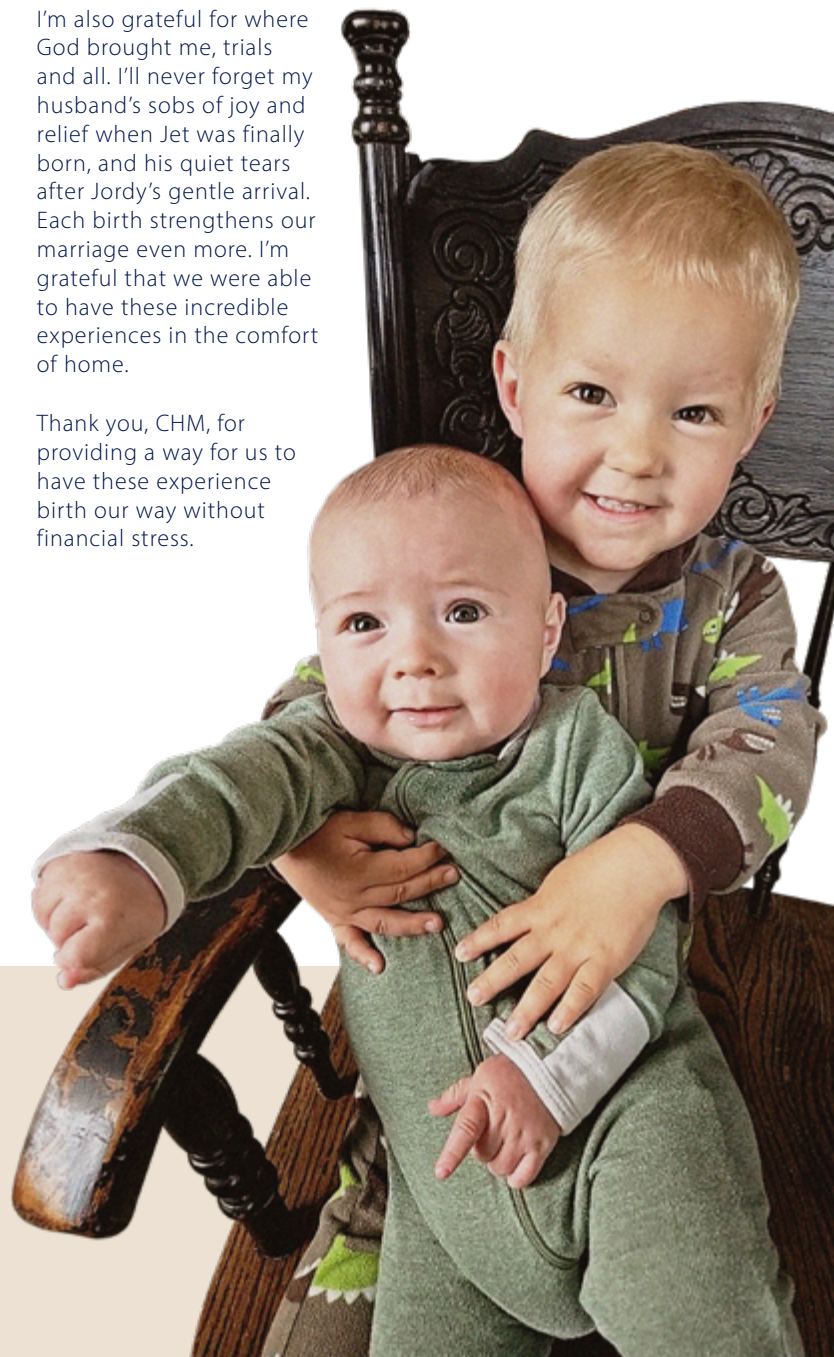
The Lord gave us so much peace in preparation for our second homebirth, despite the trauma from our first. We knew that the outcome would be joy. I felt God's grace through the entire pregnancy—from start to finish.

CHM's Maternity Care Solution is my recommendation for families looking to have homebirths. Because CHM members are self-pay, the clinic discounted the surgery cost by 90%, and CHM reimbursed the remainder! And when I communicated with CHM that my midwife needed payment by a certain time, they quickly assisted with finding a payment solution that worked for my midwife and family.

We've recommended CHM to so many people. Many of our patients share our values, which line up perfectly with CHM. I like that our monthly contributions are going to help other Christians' needs. It's a great way to show love to the Body of Christ.

I'm also grateful for where God brought me, trials and all. I'll never forget my husband's sobs of joy and relief when Jet was finally born, and his quiet tears after Jordy's gentle arrival. Each birth strengthens our marriage even more. I'm grateful that we were able to have these incredible experiences in the comfort of home.

Thank you, CHM, for providing a way for us to have these experience birth our way without financial stress.



MAY 2024

- 2 CHM enables mother to have great homebirth experiences
- 3 Happy Mother's Day from the Maternity Care Team!
- 4 Naaman then, us today: When faith is put to the test
- 5 Great ways of saving on Personal Responsibility
- 7 Prayer Page

Happy Mother's Day from the Maternity Care Team!

BY MICHAEL D. JACOBSON, D.O.,
M.P.H, CHM'S MEDICAL DIRECTOR



CHM is celebrating mothers by giving them thorough support from our Maternity Care Team (MCT)!

The MCT brings together everything a mother needs from CHM into one professional team:

- Member Services staff to answer questions about their CHM membership and our Maternity Care Solution (MCS)
- Member Advocate and sharing expertise to assist with financial questions
- Provider Relations specialist to build "bridges" to obstetricians, midwives, and other caregivers
- Nurse navigator to help mothers through the maternity journey

Together, this team supports CHM mothers throughout their pregnancies.

How nurse navigation helps new mothers

Our nurse navigator has been a valuable resource to our members.

She helps members understand their pregnancy and the providers they'll need. Additionally, she's an expert at finding high-quality providers, checking where providers were trained, their licensure status, Board of Medicine complaint registries, and other quality standards.

She coaches CHM mothers in prenatal care and can handle just about any clinical question a pregnant mother might have.

The MCT in 2024

In just the first two months of 2024:

- had 200 nurse navigator interactions, who found high-quality providers for 94 CHM mothers and saved over \$761,000
- handled 6,500 calls
- created agreements with 15 new providers, making it easier for CHM mothers to get access to affordable, high-quality care
- completed 298 global fees and 170 hospital flat rates, simplifying the payment process

When mothers call CHM within the first 16 weeks of pregnancy, they also receive a \$500 reduction on their Personal Responsibility.

With the MCS launch, CHM has brought pregnancy care to a new level. The MCT provides mothers with quality advice on prenatal care and the sharing process, and makes sure mothers are connected with a high-quality provider best suited to their specific needs.

All of this enables our moms to have better outcomes and a more satisfying experience.



DR. MICHAEL JACOBSON, D.O., M.P.H.

127 Hazelwood Ave., Barberton, OH 44203

800-791-6225 | 330-848-4322

doc@CHMinistries.org

(My office requires one week for responses. This service isn't intended for acute problems or to replace the advice of your physician.)



HEALTH
WATCH

Naaman then, us today: When faith is put to the test

Trusting in God and His process during moments of difficulty allows our faith to be tested. We face many different obstacles, and it can be challenging to step back and see the full picture.

Bible stories help us to see the Lord's bigger picture for each one of us. As we walk in faith, it allows us to see the true beauty in what is unknown to us, but clear to Him.

Naaman's Journey of Healing

Naaman was an Aramean commander favored for his battlefield success by the king of Aram (located in today's Syria). Though he was very successful, Naaman had incurable leprosy.

Naaman's servant girl, a Samaritan captive, suggested that he visit Elisha—a prophet of the Lord. When Naaman arrived at Elisha's house, Elisha didn't even come out to see him. Instead, he sent out a messenger who told Naaman to wash himself in the notoriously dirty Jordan River seven times and only then would his skin be healed.

Considering his high position in the Aramean army, this is far from the welcome and healing Naaman expected. Rather than accepting this instruction with gratitude, he reacted in vain rage.

In 2 Kings 5:11-12, he demands, "Behold, I thought that he would surely come out to me and stand and call upon the name of the Lord his God and wave his hand over the place and cure the leper. Are not Abana and Pharpar, the rivers of Damascus, better than all the waters of Israel? Could I not wash in them and be clean?"

Naaman's pride felt attacked. He wanted a noble, instant healing and felt too honorable to complete this task in the dirty Jordan River.

But his servants reasoned with him in the next verse and said, "My father, it is a great word the prophet has spoken to you; will you not do it? Has he actually said to you, 'Wash, and be clean?'" So, Naaman went down and dipped himself seven times in the Jordan, just as God instructed him to.

As soon as he stepped out of the water, his flesh was restored like the flesh of a little child, and he was clean.

His Plan for You

God laid the path for Naaman, both through his leprosy and his healing. He works the same in each of us, presenting us with choices that ultimately test our faith. Naaman's story reminds us that God works in mysterious ways. We don't need to have everything figured out or know why something will work.

As Jeremiah assures us, "For I know the plans I have for you, declares the Lord, plans for welfare and not for evil, to give you a future and hope" [Jeremiah 29:11 ESV]. We're simply called to come humbly and react with faith and trust.





Great ways of saving on Personal Responsibility

When budgeting for healthcare, using cost-effective tools empowers members like you with flexibility and freedom. One of the many advantages of being part of the CHM family is the ability to reduce (or even eliminate) your Personal Responsibility.

Refer-a-Friend (formerly known as Bring-a-Friend)

Bring-a-Friend may have a new name, but the process and credits are the same! When you share CHM with your friends and family, you can earn credits after your friend joins and pays for three months of membership. The credit is equal to the monthly cost of their chosen program. The best part? You can earn up to 16 months' worth of credits per year. Combined, **this totals one free year of CHM membership and your entire Personal Responsibility.** Visit your Member Portal to get started today.

Advantage Care Solution (ACS)

If you have an upcoming orthopedic procedure, we have a solution for you. Advantage Care Solution (ACS) equips you with fast-tracked, quality care with savings and simplicity and **you can get a \$1,000 credit toward your unit's annual Personal Responsibility amount.** ACS is currently available for orthopedic medical conditions.

Maternity Care Solution (MCS)

If you're thinking about growing your family, we want to help make this experience to be full of joy! Our Maternity Care Team is ready to help you navigate this change by supporting you and connecting you with the best possible care in your area. If you call us within the **first 16 weeks of pregnancy, you'll also receive \$500 off your Personal Responsibility amount.**



Prayers Unceasing is our monthly ministry enabling Christians to lift one another up in prayer. **These are prayer requests only.** Please send your monthly financial contribution to the CHM office (see instructions on your Member Contribution Form). If you'd like to donate to members with pre-existing conditions, please view the Prayer Page. We invite you to send cards or words of encouragement to the people listed below.

Here are the prayer requests for this month. Please pray for and send notes or emails of encouragement to the individual(s) below as you feel led.

Name: Mary Ellen Tavares
maryellensmith_rte@yahoo.com

Address: 40 Durant Ter
Middletown, CT 06457

Prayer Request

Pray for Mary Ellen who had a fall that resulted in knee surgery. Her husband is also having medical problems.

Name: Janet Harvey

Address: 99 Old Cedar Creek Rd
Plains, MT 59859

Prayer Request

Janet was diagnosed with Kidney cancer and is fighting an infection following knee surgery. Pray for God's healing.

Name: Juana Gregoire
tabygregoire@gmail.com

Address: 18321 102nd Way S
Boca Raton, FL 33498

Prayer Request

Pray for Juana who is struggling with anxiety, has a couple procedures coming up, and her mother has dementia.

Name: Rebecca Daman
rebeccaedaman@gmail.com

Address: 151 SW Iman Cemetery Rd
Stevenson, WA 98648

Prayer Request

Please pray for Rebecca as she was recently diagnosed with breast cancer and will begin treatment soon.

Name: Kerby Criss
lauralynncriss@yahoo.com

Address: 17748 Douglas Rd NW
Poulsbo, WA 98370

Prayer Request

Please pray for Kerby and her family as she was recently diagnosed with stage III colon cancer.

Name: Sally Apperson
mountaintopcatering@yahoo.com

Address: 219 Hickory Trl
Mountainburg, AR 72946

Prayer Request

Sally would appreciate your prayers as she was just diagnosed with endometrial cancer.

Name: Richard Turner
the_turner5@yahoo.com

Address: 27575 SE Clapa Ln
Eagle Creek, OR 97022

Prayer Request

Pray for Richard and family as he was diagnosed with leukemia and will be in intense treatment.

Name: Sally Apperson
mountaintopcatering@yahoo.com

Address: 219 Hickory Trl
Mountainburg, AR 72946

Prayer Request

Please pray for Sally as she prepares for a hysterectomy after being diagnosed with endometrial cancer.

Name: Stephen (Blake) Hobson
hobsonblake@yahoo.com

Address: 856 Highland Park Dr
Tupelo, MS 38801

Prayer Request

Please lift Blake in your prayers as he was recently diagnosed with prostate cancer and working on a treatment plan.

Name: Angelina Pulido
aaces88@yahoo.com

Address: 10525 Smoke Tree Rd
Oak Hills, CA 92344

Prayer Request

Please lift Angelina in prayer as she was diagnosed with leukemia and is beginning chemo.

Name: Kerry Brashers
Cowgirl0713@hotmail.com

Address: PO Box 37
Gordonville, MO 63752

Prayer Request

Kerry is battling breast and uterine cancer with several large tumors. Pray that she glorifies God through this battle.

Name: Edmond and Janice Kaiser
kaiserswest@gmail.com

Address: 370 E Birchtree Dr
Wasilla, AK 99654

Prayer Request

Pray for Edmond who has been diagnosed with Creutzfeldt-Jakob disease (CJD) and is rapidly deteriorating.

What is the Prayer Page?

The Prayer Page is one of two programs by which CHM members share eligible medical expenses from pre-existing conditions. **The sharing of these expenses by the members of CHM is not a guarantee that CHM's members will share any expenses in the future.**

Through CHM's Prayer Page program, members voluntarily donate above their monthly contributions. CHM members are encouraged to give to Prayer Page medical bills as they feel led. We urge you to send cards of encouragement even if you are unable to contribute financially. See the Guidelines for complete information (CHMinistries.org/guidelines).

Donations to the Prayer Page are tax deductible, unlike your regular monthly financial contributions. Donating to the medical needs listed on these pages is not your CHM monthly contribution. It is an opportunity to give over and above your contribution amount.

Prayer Page giving

Total medical bills remaining this month: **\$81,772.78**

The recommended monthly donation is **\$15.00**



Donations can be made online using the Member Portal (portal.CHMinistries.org) or by calling 800-791-6225.

We encourage you to consider setting up recurring monthly donations. Go online or call today to set up monthly Prayer Page donations. Prayer Page medical bills are shared until they are paid in full (as long as there is no lapse in membership) and CHM reserves the right to allocate your donation to any member with eligible medical bills.

PRAYER PAGE NEEDS SHARED LAST MONTH

\$261,902.33

THANK YOU FOR YOUR FAITHFUL GIVING!

Please do not send financial donations directly to the people listed below. Donations should be sent via the CHM office. Prayer Page needs are shared until they are paid in full (as long as there is no lapse in membership) and CHM reserves the right to allocate your donation to any member with eligible medical bills.

- 1. Denise Chesley:** PO Box 140, Palm City, FL 34991.
Condition: hip replacement. Total bills: \$10,579.00
Donations: \$8,495.84. Remaining: \$2,083.16.
- 2. Jennifer Frechette:** 13976 Yosemite Ave S., Savage, MN 55378.
jenni@teensedge.com *Condition: cancer.*
Total bills: \$24,061.12 Donations: \$20,799.23.
Remaining: \$3,261.89.
- 3. Elizabeth Hall:** 1434 Adams St., Wabash, IN 46992.
ewilliams@clarksrecycling.net *Condition: knee pain.*
Total bills: \$50,658.58 Donations: \$41,863.75.
Remaining: \$8,794.83.
- 4. Kariann King:** 608 Jordan Rd., De Pere, WI 54115.
kariann.king16@gmail.com *Condition: endometriosis.*
Total bills: \$14,930.44 Donations: \$12,776.84.
Remaining: \$2,153.60.
- 5. Leesa Lee:** 1221 Barton Hills., Apt 107, Austin, TX 78704.
Condition: respiratory disorder. Total bills: \$60,814.48
Donations: \$58,567.00. Remaining: \$2,247.48.
- 6. Kathryn Maloof:** 1410 W Devereux Dr., Peoria, IL 61614.
maloofdan@comcast.net *Condition: oosteroarthritis.*
Total bills: \$50,455.79 Donations: \$46,493.24.
Remaining: \$3,962.55.
- 7. Kerry Mott:** PO Box 717, Kila, MT 59920. *Condition: hip pain.*
Total bills: \$11,684.73 Donations: \$7,810.89.
Remaining: \$3,873.84.
- 8. Paul Nelhart:** 811 W Lawrence Ave Apt 1, Chicago, IL 60640.
Condition: heart condition. Total bills: \$10,791.21
Donations: \$6,488.48. Remaining: \$4,302.73.
- 9. Doris Peruski:** 140 W 100 S., Lagrange, IN 46761.
dorisperuski@gmail.com *Condition: heart condition.*
Total bills: \$109,919.60 Donations: \$106,387.07.
Remaining: \$3,532.53.
- 10. Cathy Rossner:** 9882 Asfaloth Ln., Reno, NV 89521.
Condition: veon condition. Total bills: \$111,970.80
Donations: \$91,425.64. Remaining: \$20,545.16.
- 11. Benny Teichroeb:** PO Box 37, Seminole, TX 79360.
Condition: torn ligaments. Total bills: \$15,493.70
Donations: \$10,357.08. Remaining: \$5,136.62.
- 12. Becky 'Jeannie' Thompson:** 1705 Kestrel St.,
Panama City, FL, 32405. *Condition: double knee replacement.*
Total bills: \$23,875.64 Donations: \$15,960.15.
Remaining: \$7,915.49.
- 13. Carolee Tilbury:** 12583 W 2nd Dr., Lakewood, CO 80228.
Condition: hip pain. Total bills: \$24,584.49
Donations: \$16,434.00. Remaining: \$8,150.49.
- 14. Kirk Wersland:** 1312 East 250 North, Bountiful, UT 84010.
jmwersland@yahoo.com *Condition: shoulder pain.*
Total bills: \$54,504.99 Donations: \$52,439.12.
Remaining: \$2,065.87.
- 15. Michael Wozniak:** 2440 Pinesboro Dr NE,
Grand Rapids, MI 49525.
michael@michaelwozniak.net *Condition: ankle pain.*
Total bills: \$11,300.77 Donations: \$7,554.23.
Remaining: \$3,746.54.



Happy
Mother's Day!



CHM legal notices (more notices are on our website at CHMinistries.org/legal-notice)

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You should review this ministry's guidelines carefully to be sure you understand any limitations that may affect your personal medical and financial needs. Complaints concerning Christian Healthcare Ministries may be reported to the office of your state's attorney general.

Maryland: Notice: This publication is not issued by an insurance company nor is it offered through an insurance company. It does not guarantee or promise that your medical bills will be published or assigned to others for payment. No other subscriber will be compelled to contribute toward the cost of your medical bills. Therefore, this publication should never be considered a substitute for an insurance policy. This activity is not regulated by the State Insurance Administration, and your liabilities are not covered by the Life and Health Guaranty Fund. Whether or not you receive any payments for medical expenses and whether or not this entity continues to operate, you are always liable for any unpaid bills.

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